



Order Filed on March 5, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid & Crane LLC

Attorneys for Secured Creditor
10700 Abbott's Bridge Rd., Suite 170
Duluth, GA 30097
Telephone No.: 973-575-0707 (local)
Telephone No.: 561-241-6901 (main)

Harold Kaplan (HK0226)

In Re:

Kristine Rhodes,

Debtor,

Case No.: 16-23820-ABA

Chapter: 13


Hearing Date: March 3, 2020

Judge: Andrew B. Altenburg Jr.

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: March 5, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Secured Creditor: JPMORGAN CHASE BANK, N.A.

Secured Creditor's Counsel: Robertson, Anschutz, Schneid & Crane LLC

Debtors' Counsel: Andrew Thomas Archer, Esq.

Property Involved ("Collateral"): 2013 Ford Explorer VIN#1FM5K8D84DGA82161

Relief sought:

- Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Secured Creditor's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 7 months from August 28, 2019 through February 28, 2020.
- The Debtor is overdue for 1 payment from August 28, 2019 at \$358.11 per month.
- The Debtor is overdue for 6 payments from September 28, 2019 at \$589.20 per month.

Funds Held In Suspense \$0.00.

Total Arrearages Due \$3,893.31.

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on March 28, 2020 regular monthly payments shall continue to be made in the amount of \$589.20.
- Immediate lump sum payment shall be made in the amount of \$3,302.80 upon entry of this Order.
- Immediate payment shall be made in the amount of \$590.51. Payment shall be made within 10 days of entry of this Order.

3. Payments to the Secured Creditor shall be made to the following address(es):

■ Regular monthly payment: Chase Auto
ATTN: Bankruptcy Dept
P.O. Box 901032
Fort Worth, TX 76101

■ Monthly cure payment: Chase Auto
ATTN: Bankruptcy Dept
P.O. Box 901032
Fort Worth, TX 76101

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.

The undersigned hereby consent to the form and entry of the foregoing order.



Andrew Thomas Archer, Esq.
Attorney for Debtor(s)

Date: 3/4/2020

/s/ Harold Kaplan

Harold Kaplan, Esq.
Attorney for Secured Creditor

Date: 3/5/2020

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Kristine Rhodes
DebtorCase No. 16-23820-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2020.

db +Kristine Rhodes, 236 S. Barrett Ave, Audubon, NJ 08106-1114

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 07, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2020 at the address(es) listed below:

Aleksander Piotr Powietrzynski on behalf of Creditor JPMORGAN CHASE BANK, N.A.
alex@winstonandwinston.com

Alexandra T. Garcia on behalf of Creditor BAYVIEW LOAN SERVICING, LLC NJECFMAIL@mw-c-law.com,
nj-ecfmail@ecf.courtdrive.com

Alexandra T. Garcia on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited
Liability Company NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com

Andrew L. Spivack on behalf of Creditor PennyMac Loan Services, LLC nj.bkecf@fedphe.com

Andrew Thomas Archer on behalf of Debtor Kristine Rhodes aarcher@spillerarcherlaw.com,
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com

Brad J. Spiller on behalf of Debtor Kristine Rhodes bankruptcy@brennerlawoffice.com,
aarcher@brennerlawoffice.com

Celine P. Derkrikorian on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited
Liability Company njecfmail@mw-c-law.com

Harold N. Kaplan on behalf of Creditor JPMORGAN CHASE BANK, N.A. hkaplan@rasnj.com,
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Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
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Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

James Patrick Shay on behalf of Creditor PennyMac Loan Services, LLC shay@bbs-law.com,
jpshay@gmail.com

John R. Morton, Jr. on behalf of Creditor Carmax Auto Finance, c/o Morton & Craig, LLC
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

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R. A. Lebron on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com

Rebecca Ann Solarz on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED
LIABILITY COMPANY rsolarz@kmlawgroup.com

Rebecca Ann Solarz on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited
Liability Company rsolarz@kmlawgroup.com

Sindi Mncina on behalf of Creditor JPMORGAN CHASE BANK, N.A. smncina@rascrane.com

William M.E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirn.com

TOTAL: 19